

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A computer-implemented brokerage account application method comprising the steps of:

receiving, at a host server, a request to establish a brokerage account including data related to an applicant;

forwarding, by said host server, said data to a credit bureau system for credit decisioning; obtaining, in a real-time environment, a credit decision relating to said applicant from said credit bureau system at said host server;

in response to a favorable credit decision and said request, establishing a brokerage account with a line of credit for said applicant, wherein said brokerage account is established in real-time via said host server and through a solely automated process; ~~and~~,

based upon said establishing said brokerage account, granting, through a solely automated process, real-time access to at least one of: buy, sell, and trade within said brokerage account prior to receiving payment from said applicant for ~~said an~~ investment; ~~and~~,

facilitating, through said solely automated process, said at least one of buy, sell, and trade within said brokerage account using said line of credit and prior to receiving said payment from said applicant for said investment.

2. (original) The method of claim 1, wherein the step of forwarding said data is accomplished utilizing a distributed credit bureau communication system.

3. (previously presented) The method of claim 1, wherein the step of receiving data from said applicant comprises receiving data from said applicant over a distributed network.

4. (previously presented) The method of claim 1, wherein the step of establishing said brokerage account comprises opening said brokerage account with a pre-established trading limit.

5. (previously presented) The method of claim 1, further comprising the step of capturing data in an accounts database.
6. (original) The method of claim 5, further comprising the step of formatting said captured data into a format acceptable by said credit bureau system.
7. (original) The method of claim 1, wherein the steps are performed in real-time.
8. (currently amended) The method of claim 1, further comprising facilitating communication with a trading system to obtain user-authentication information used for trading.
9. (previously presented) The method of claim 8, wherein the step of facilitating communication with a trading system to obtain user-authentication information comprises facilitating communication with said trading system to obtain at least one of a username and a password.
10. (previously presented) The method of claim 1, wherein the step of obtaining a credit decision comprises obtaining a credit decision from said credit bureau in less than two minutes from when said data was forwarded to said credit bureau.
11. (currently amended) A computer-implemented real-time brokerage account application method comprising the steps of:
 - providing an online brokerage application website via a host server;
 - electronically receiving brokerage application data from an applicant over a distributed network;
 - capturing application data in a host system database;
 - formatting said application data, by said host computer, into a format accepted by a credit bureau;
 - forwarding said formatted application data, by said host server, utilizing a distributed credit bureau communication system, to said credit bureau for real-time account decisioning;
 - receiving a credit decision from said credit bureau at said host server, said credit decision relating to said formatted application data;
 - in response to a favorable credit decision and said brokerage application, invoking a securities processing system to establish a brokerage account with a line of credit and with a pre-

established trading limit; and,

based upon said establishing said brokerage account, granting, through a solely automated process, real-time access to at least one of: buy, sell, and trade within said brokerage account prior to receiving payment from said applicant for said an investment; and,

facilitating, through said solely automated process, said at least one of buy, sell, and trade within said brokerage account using said line of credit and prior to receiving said payment from said applicant for said investment.

12. (currently amended) A brokerage account application system comprising:

a securities processing system configured to communicate with a trading system to establish, through a solely automated process, a brokerage account with a line of credit in response to a favorable credit decision from a distributed credit bureau communication system in real-time, wherein said distributed credit bureau communication system is configured to accept account application data and communicate said account application data to a credit bureau, wherein a web server system communicates with an applicant to post and receive, over a distributed network, said account application data from said applicant; and,

said securities processing system configured to grant, through a solely automated process and based upon said establishing said brokerage account, real-time access to least one of: buy, sell, and trade within said brokerage account prior to receiving payment from said applicant for said an investment; and,

said securities processing system configured to facilitate, through said solely automated process, said at least one of buy, sell, and trade within said brokerage account using said line of credit and prior to receiving said payment from said applicant for said investment.

13. (previously presented) The brokerage application system of claim 12, wherein an application server processes said application data and interfaces with said distributed credit bureau communication system, wherein said distributed credit bureau communication system receives said application data and generates said credit decision and an approval notification in response thereto.